

Information to identify the case:

Debtor 1: <b>Warren Jones</b> First Name   Middle Name   Last Name	Social Security number or ITIN: xxx-xx-9038 EIN: -----
Debtor 2: <b>Wendy Jones</b> (Spouse, if filing) First Name   Middle Name   Last Name	Social Security number or ITIN: xxx-xx-8618 EIN: -----
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter: 13 12/1/21
Case number: <b>21-22563-CMB</b>	Date case converted to chapter: 7 6/29/22

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Warren Jones	Wendy Jones
2. All other names used in the last 8 years		
3. Address	584 Firethorne Drive Monroeville, PA 15146	584 Firethorne Drive Monroeville, PA 15146
4. Debtor's attorney	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412-613-2133 Email: m.s.geisler@att.net
5. Bankruptcy trustee	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043 Email: ncardiello@cardiello-law.com

For more information, see page 2 >

Debtor Warren Jones and Wendy Jones

Case number 21-22563-CMB

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 6/29/22
<b>7. Meeting of creditors</b>	<b>August 1, 2022 at 09:00 AM</b>	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 9/7/22</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: _____</b>	<b>Filing deadline: 9/30/22</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Warren Jones  
Wendy Jones  
Debtors

Case No. 21-22563-CMB  
Chapter 7

District/off: 0315-2  
Date Rcvd: Jun 29, 2022

User: auto  
Form ID: 309B

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Warren Jones, Wendy Jones, 584 Firethorne Drive, Monroeville, PA 15146-1617
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Daniel Philip Jones, c/o Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
aty	+ Jill Locnikar, U.S. Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1955
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+ S. James Wallace, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	Community Loan Servicing, LLC, ALDRIDGE PITE, LLP 4375 Jutland Dr., Suite 200,, San Diego, CA 92117-0933
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
cr	+ United States of America Department of the Treasury, c/o Office of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
15435372	+ ABN Amro Mortgage Group, P.O. Box 9438, Gaithersburg, MD 20898-9438
15435374	+ Bayview Loan Servicing, LLC, 25 Ponce de Leon Boulevard, Miami, FL 33135
15435375	+ Capital One, c/o Becket & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245
15435378	Duquesne Light Company, c/o Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15435380	GM Financial, P.O. Box 181145, Wheeler, TX 79096-1145
15435381	+ HP Sears, P.O. Box 2707, Bakersfield, CA 93303-2707
15435385	+ Keybridge Medical Revenue Care, P.O. Box 1568, Lima, OH 45802-1568
15435386	National Credit Adjusters, LLC., P.O. Box 3023, South Hutchinson, KS 67505
15435388	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
15435390	Phelan Hallinan, Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15435396	Weinstein & Riley, 2001 Western Avenue, Suite 400, Oklahoma City, OK 73118
15435398	Wffinancial, MAC 4031-080, Phoenix, AZ 85038

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: lmichaels@attorneygeneral.gov	Jun 29 2022 23:47:00	Lauren Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
aty	Email/Text: m.s.geisler@att.net	Jun 29 2022 23:47:00	Michael S. Geisler, 201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235
tr	+ EDI: QNLCARDIELLO.COM	Jun 30 2022 03:43:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Jun 30 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2022 23:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

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			17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Jun 29 2022 23:47:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Jun 30 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 29 2022 23:47:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15435373	+ EDI: DIRECTV.COM	Jun 30 2022 03:43:00	American Infosource as agent for, Verizon, P.O. Box 51178, Los Angeles, CA 90051-5478
15436746	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2022 23:59:15	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15435376	EDI: WFNNB.COM	Jun 30 2022 03:43:00	Comenity Bank/Justice, P.O. Box 187789, Columbus, OH 43218
15449636	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 29 2022 23:47:00	Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
15441947	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 29 2022 23:47:00	Community Loan Servicing, LLC., 4425 Ponce De Leon Blvd., 5th Floor, Miami, FL 33146-1839
15451519	+ Email/Text: jdryer@bernsteinlaw.com	Jun 29 2022 23:47:46	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15435379	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2022 23:47:00	ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408
15448994	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2022 23:47:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15435382	EDI: IRS.COM	Jun 30 2022 03:43:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
15435383	EDI: JEFFERSONCAP.COM	Jun 30 2022 03:43:00	Jefferson Capital Services, LLC, P.O. Box 7999, Saint Cloud, MN 56302-7999
15435384	+ Email/Text: BKRMailOPS@weltman.com	Jun 29 2022 23:47:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15435391	EDI: PRA.COM	Jun 30 2022 03:43:00	Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541-1067
15435387	EDI: PENNDEPTREV	Jun 30 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15435387	Email/Text: RVSVBCINOTICE1@state.pa.us	Jun 29 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15437331	+ Email/Text: ebnpeoples@grblaw.com	Jun 29 2022 23:47:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Fl., Pittsburgh, PA 15219-6101
15435389	+ Email/Text: ebnpeoples@grblaw.com	Jun 29 2022 23:47:00	Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15435392	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 29 2022 23:47:00	Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
15435393	+ EDI: RMSC.COM	Jun 30 2022 03:43:00	Syncb/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15453482	+ EDI: RMSC.COM	Jun 30 2022 03:43:00	Synchrony Bank, c/o PRA Receivables

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15435674	+ EDI: RMSC.COM	Jun 30 2022 03:43:00	Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15435394	+ EDI: WTRRNBNK.COM	Jun 30 2022 03:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15435395	+ EDI: AIS.COM	Jun 30 2022 03:43:00	TD Bank, USA/Target Credit Card, P.O. Box 673, Minneapolis, MN 55440-0673
15449361	EDI: AIS.COM	Jun 30 2022 03:43:00	Verizon, by American Infosource LP as agent, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
15435397	Email/Text: peritus@ebn.phinsolutions.com	Jun 29 2022 23:47:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
			Westlake Financial Services, c/o Peritus Portfolio, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15442822	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15435377	##+	Designed Receivable Solutions, One Centerpointe Drive, Suite 45, La Palma, CA 90623-1089

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmllawgroup.com
Daniel Philip Jones	on behalf of Creditor Community Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Jill Lochnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.lochnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Lauren Michaels	on behalf of Creditor Dep't of Revenue Office of Attorney General lmichaels@attorneygeneral.gov

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Michael S. Geisler

on behalf of Debtor Warren Jones m.s.geisler@att.net  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com

Michael S. Geisler

on behalf of Joint Debtor Wendy Jones m.s.geisler@att.net  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com

Natalie Lutz Cardiello

nardiello@cardiello-law.com nardiello@ecf.axosfs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecl@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 11